

VGLI News

Your Veterans' Group Life Insurance (VGLI)

Office of Servicemembers' Group Life Insurance - OSGLI

Important News About Increasing Your VGLI Coverage

Recent legislation may allow you to increase your VGLI coverage. Here is what you need to know:

Veterans' Benefit Act of 2010 (H.R. 3219) was enacted on October 13, 2010, and is effective April 11, 2011.

You can increase your VGLI coverage up to \$25,000 under the following guidelines:

- ◆ You must request the additional coverage during the 120-day period prior to your 5-year VGLI anniversary.
- ◆ Your total amount of coverage cannot exceed \$400,000.
- ◆ You must be under age 60 on the coverage effective date of your 5-year VGLI anniversary.

Your 5-year VGLI anniversary

- ◆ You can find out the date of your 5-year VGLI year anniversary from your VGLI online account or by calling the Contact Center at 800-419-1473. To access or create your online VGLI account, please visit: www.insurance.va.gov.
- ◆ You will receive a notice 120-days in advance of your 5-year VGLI anniversary.

Amount of Coverage

- ◆ If your coverage is \$375,000 or less, you can purchase \$25,000 additional VGLI coverage. Amounts less than \$25,000 are not allowed if your current coverage is \$375,000 or less.
- ◆ If your coverage is more than \$375,000, you can purchase the amount that increases your coverage to \$400,000.

No Medical Questions

- ◆ If you enroll during the 120-day period prior to your 5-year VGLI anniversary, you do not have to answer any medical questions.

Monthly VGLI Premium

Your Age	Cost Per \$1,000	Cost for \$25,000
29 and under	\$0.08	\$2.00
30-34	\$0.10	\$2.50
35-39	\$0.13	\$3.25
40-44	\$0.17	\$4.25
45-49	\$0.22	\$5.50
50-54	\$0.36	\$9.00
55-59	\$0.67	\$16.75
60 and over*		

* Veterans' Benefit Act of 2010 applies to members who are under age 60, on their 5-year VGLI anniversary.

If your coverage is \$375,000 or less, you can purchase an additional \$25,000 coverage.

Amounts less than \$25,000 are not allowed if your current coverage is less than \$375,000.

Effective January 2011: VGLI premium payment address will change to:

The Prudential Insurance Company of America
Office of Servicemembers' Group Life Insurance
P.O. Box 660251
Dallas, TX 75266-0251

Plus... There's a new payment option

If your bank offers an auto pay feature, add the following payee for your VGLI premium payment:

- ◆ OSGLI or
- ◆ Office of Servicemembers' Group Life Insurance

Contact OSGLI by:

Email osgli.osgli@prudential.com
Phone 800-419-1473; 8:00 am to 5:00 pm, ET
Mail OSGLI, P.O. Box 41618
Philadelphia, PA 19176-1618

The Prudential Insurance Company of America administers the Servicemembers' Group Life Insurance (SGLI) program.

Veterans' Benefit Act of 2010

Frequently Asked Questions

Am I eligible to increase my VGLI coverage?

You can increase your VGLI coverage up to \$25,000 under the following guidelines:

- ◆ You must request the additional coverage during the 120-day period prior to your 5-year VGLI anniversary. You can only make this request in advance of your 5-year VGLI anniversary.
- ◆ Your total amount of coverage cannot exceed the legislated maximum amount of \$400,000.
- ◆ You must be under age 60 on the coverage effective date of your 5-year VGLI anniversary.

What amounts are available for this additional coverage?

- ◆ If your coverage is less than \$375,000, you can purchase an additional \$25,000 VGLI coverage. Amounts less than \$25,000 are not allowed if your coverage is less than \$375,000.
- ◆ If your coverage is more than \$375,000, you can purchase the amount that increases your coverage to \$400,000.

Do I have to answer any medical questions to increase my coverage?

- ◆ H. R. 3219 only allows you to request the additional coverage during the 120-day period prior to your 5-year VGLI anniversary and you do not answer any medical questions.

How do I purchase the additional VGLI coverage?

- ◆ You can purchase the additional VGLI coverage from your VGLI online account or by calling the Contact Center at 800-419-1473.

How do I find out when I am eligible to enroll for the additional VGLI coverage?

- ◆ You can find out the date of your 5-year VGLI anniversary from your VGLI online account or by calling the Contact Center at 800-419-1473.
- ◆ You will receive a notice 120-days in advance of your 5-year VGLI anniversary.

Does this mean there is an increase in the maximum VGLI coverage?

- ◆ No, the legislated maximum VGLI coverage is \$400,000.

Does my additional VGLI coverage stay in effect after I turn 60?

- ◆ Yes, all of your VGLI coverage remains in effect as long as the premium is paid.

How much does the additional VGLI coverage cost?

- ◆ Refer to the rate chart on the reverse side of this reference or use the rate calculator online at www.insurance.va.gov. Your VGLI premium is based on your age and the amount of your VGLI coverage. Your total premium will increase based on the amount of additional coverage.

When will my additional VGLI coverage take effect?

- ◆ Your additional VGLI coverage takes effect on your 5-year VGLI anniversary date. If you enroll during the 120-day period prior to your anniversary, your regular monthly billing statements will not reflect the additional VGLI coverage until the month it becomes effective.

Can I continue to increase my coverage by \$25,000 at every 5-year VGLI anniversary?

- ◆ You can continue to increase your coverage on each 5-year VGLI anniversary up to the \$400,000 maximum, up to age 60.

Can I still take advantage of the additional VGLI coverage if I am late on my premium payments?

- ◆ Your account needs to be current with the premium paid up-to-date. If you have any question about your account status, you can check your VGLI online account or by calling the Contact Center at 800-419-1473.

How much insurance do I need?

- ◆ An Insurance Needs Calculator is available online at www.insurance.va.gov under "Life Insurance Tools" to help you determine the amount of coverage you need.

Thank you for your service